

display to a user". This language is not addressed in the office action and as such, the claim is in condition for allowance.

In addition, Applicants respectfully submit that the cited portion of the Reed reference does not appear to teach what the office action alleges. Reed is directed to a computer based communication system and method that uses a metadata defining control structure. For example, Reed is directed to automated communication systems that coordinate the transfer of data, metadata and instructions between databases in order to control and process communications. (See for example, column 1, lines 12-16). However, Applicants' claims are directed for example to a method for providing non-repudiation of transaction information that includes mark up language data. The office action cites column 123, lines 4-14 as allegedly teaching digitally signing a temporarily maintained confirmation request form in response to confirmation data received in response to displaying a copy of the temporarily maintained original transaction data. However, the cited portion of Reed is not directed to displaying a copy of a temporarily maintained original transaction data nor to digitally signing a temporarily maintained confirmation request form in response to confirmation data received from displaying the copy of the temporarily maintained original transaction data. For example, there is no copy of a request form stored nor the presenting of a copy of the temporarily maintained confirmation request form for display to a user described in the cited portion. To the contrary, the cited portion appears to merely state that with respect to a purchase receipt, the purchase receipt is stored in a consumer database 21 as an element so that the purchase receipt is available to a payment service object and the merchant communications object for use in any further transaction or correspondence involving this transaction. There is no presentation of a copy of a temporarily maintained confirmation request form for display to a user nor any digital signing of the temporarily

maintained confirmation form in response to displaying a copy. As such, the claim is in condition for allowance.

The dependent claims on claim 1 add additional novel and non-obvious subject matter.

As to claim 12, Applicants respectfully reassert the relevant remarks with respect to claim 1 and again note that Reed does not teach displaying a copy of the original transaction data nor using a web browser to present a copy of a temporarily maintained confirmation request form for display to a user nor employing a non-proxy cryptographic application to digitally sign a temporarily maintained confirmation request form in response to confirmation data received from displaying the copy of the temporarily maintained original transaction data. Accordingly, this claim is also in condition for allowance.

Dependent claims 13-16 are also believed to be allowable as including additional non-obvious subject matter. These claims are also allowable as depending upon an allowable base claim.

As to claim 17, the office action again cites the same portions of Reed as noted above with respect to claims 1 and 12 and as such, this claim is also allowable for the same reasons.

Dependent claims 18-20 are also allowable as adding additional novel and non-obvious subject matter.

Accordingly, Applicants respectfully request that a timely Notice of Allowance be issued in this case. The Examiner is invited to contact the below-listed attorney if the Examiner believes that a telephone conference will advance the prosecution of this application.

Respectfully submitted,

Date: 3-17-05

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